

Information to identify the case:

Debtor 1	<u>Julio Johnson</u>	Social Security number or ITIN	xxx-xx-6947
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-25645-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julio Johnson

2/1/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Julio Johnson
 Debtor

Case No. 18-25645-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db
 517760308 +Julio Johnson, 179 Starmond Avenue, Clifton, NJ 07013-3432
 517760327 +BASTARRIKA, SOTO, 434 21ST AVENUE, Paterson, NJ 07513-1636
 517760309 Bedford, OH 44146, Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 517760311 Brooks Card, P.O. Box 6403, Sioux Falls, SD 57117-6403
 +F.H. Cann & Associates, Inc., 1600 Osgood Stret, Suite 20-2/120,
 North Andover, MA 01845-1048
 517760312 Goodyear Credit Card Payments, P.O. Box 9001006, Los Angeles, CA 90010-0600
 517760313 +Grassy Sprain Group, Inc., 35 E Grassy Sprain Road, Suite 10, Yonkers, NY 10710-4620
 517760316 JHS, LLC, Macy's, PO Box 8218, Monroe, OH 45050
 517685305 +MTGLQ INVESTORS LP, c/o PHELAN HALLINAN, 400 Fellowship Rd # 100,
 Mount Laurel, NJ 08054-3437
 517760318 +NYU Hospitals Center, P.O. Box 415234, Boston, MA 02241-5234
 517760319 NYU Langone Medical Center, P.O. Box 415662, Boston, MA 02241-5662
 517760320 PC Richard Credit Card, P.O. Box 960061, Orlando, FL 32896-0061
 517760321 Pereira & Azevedo, LLC, c/o Law Offices Mitchell Malzberg, Clinton, NJ 08809
 517744307 ROCIO LOPEZ, 228 CLARKEN DR, WEST ORANGE, NJ 07052-3400
 517760324 +Savant Customs Brokers & Freight, c/o Kenneth Sugarman, Esq., 652 Broadway, 4th Floor,
 New York, NY 10012-2316
 517760325 +Shellpoint Mortgage Servicing, P.O. Box 619063, Dallas, TX 75261-9063
 517760328 +TBF Financial, LLC, c/o Edward Zizmor, Attorney at Law, 60 Court Street,
 Hackensack, NJ 07601-7050
 517760331 +Valentine & Kebartas, LLC, P.O. Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517760307 EDI: TSYS2.COM Feb 02 2019 06:18:00 Barclay Card Services, P.O. Box. 8801,
 Wilmington, DE 19899-8801
 517760310 +EDI: CAPITALONE.COM Feb 02 2019 06:18:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517697275 +EDI: AISACG.COM Feb 02 2019 06:18:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517760314 EDI: IRS.COM Feb 02 2019 06:18:00 IRS, Centralized Insolvency Operation,
 Post Office Box 7346, Philadelphia, PA 19101-7346
 517760315 EDI: RMSC.COM Feb 02 2019 06:18:00 JCPenney Credit Services, C/O SYNCEB, P.O. Box 965009,
 Orlando, FL 32896-5009
 517760322 +EDI: RESURGENT.COM Feb 02 2019 06:18:00 Resurgent Capital Services, PO Box 10497,
 Greenville, SC 29603-0497
 517689241 +EDI: RMSC.COM Feb 02 2019 06:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517760329 +EDI: RMSC.COM Feb 02 2019 06:18:00 TJX MasterCard, P.O. Box 530949,
 Atlanta, GA 30353-0949
 517760330 EDI: USAA.COM Feb 02 2019 06:18:00 USAA CREDIT CARD PAYMENTS, 10750 MCDERMOTT FWY,
 San Antonio, TX 78288-0570

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517760326 Swift Capital, c/o McCarthy Burgess & Wolff, 26000 Cannon Road
 517760317* +MTGLQ INVESTORS LP, c/o PHELAN HALLINAN, 400 Fellowship Rd # 100,
 Mount Laurel, NJ 08054-3437
 517760323* +Rocio Lopez, 228 Clarken Drive, West Orange, NJ 07052-3400

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Feb 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Kenneth J. Rosellini on behalf of Debtor Julio Johnson kennethrosellini@gmail.com
Kevin Gordon McDonald on behalf of Creditor MTGLQ INVESTORS, L.P. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5